B1 (Official Form 1)	(04/13) ase 15-18	1190 Do	<del>)                                    </del>	Filed 06/01/15	Ento	red 06/0	1/15 13·18·08	3 Desc	Main
	<u>-</u>	THE STATES	FISANKRU	Document		1 of 46			
Name of Debtor (if	individual, enter	r Last, First, Mi	iddle)		Name	e of Joint Deb	tor (Spouse) (Last, Fir	LUNTARY I	
An Other Names us	ed by the Debto	T in the last 8 v	cars				sed by the Joint Debto		
(include married, m	A	,			(inclu	ide married, n	aiden, and trade name	es):	years
Last four digits of S	oc. Sec. or India	idual Taynaya	n I D. (ITI	NIV(C)				2	
(if more than one, st	ate all): 3/	115		N)/Complete EIN	Last f	four digits of Sore than one, s	oc. Sec. or Individual tate all):	-Taxpayer I.D	. (ITIN)/Complete EIN
Street Address of Do	obtor (No. and S	treet, City, and	State):		Street	Address of Jo	int Debtor (No. and S	treet, City, an	d State):
8649 & Chicago	n [] .	ex ga	·	ZIP CODE			0		
County of Residence	or of the Princi	nal Place of Ru	icipaco:	ZIP CODE					ZIP CODE
				COOK	Count	y of Residence	or of the Principal Pl	ace of Busine	ss:
Mailing Address of I		ent from street a	address):		Mailin	ng Address of.	Joint Debtor (if differe	ent from street	address);
SA	ME					Č	<b>9</b>		
Location of Principal	Assets of Busin	ocs Dobtor (if	different 6	ZIP CODE rom street address above			- 100-		ZIP CODE
			urretent 1	rom street address above	:):				ZIP CODE
(F	<b>Type of Debto</b> orm of Organiza	or ntion)		Nature o (Check one box.)	f Business		Chapter of I	Bankruptcy (	ode Under Which
P	(Check one box						the Petiti	ion is Filed (C	Check one box.)
Individual (incl	udes Joint Debte	ors)		Health Care Bu Single Asset Re		e dafinad in	Chapter 7 Chapter 9	□ C	hapter 15 Petition for
See Exhibit D of Corporation (in	n page 2 of this j	form.		11 U.S.C. § 101	(51B)	s defined in	Chapter 9 Chapter 11		ecognition of a Foreign lain Proceeding
→ Partnership				Railroad Stockbroker			Chapter 11 Chapter 12 Chapter 13	☐ C	hapter 15 Petition for
Other (If debtor this box and star	is not one of the	e above entities.	, check	Commodity Bro	ker		Chapter 13		ecognition of a Foreign onmain Proceeding
				Clearing Bank U Other					- Trocedang
	hapter 15 Debt			Tax-Exen	opt Entity			Nature of De	ebts
ountry of debtor's co	SA	erests:		(Check box, i	if applicable	c.)	Debts are primar	(Check one h	ox.)
ach country in which		edina by rease	ding or	Debtor is a tax-c	xempt orga	nization	debts, defined in	11 U.S.C.	☐ Debts are primarily
gainst debtor is pendi	ing:	eding by, regar	ding, or	under title 26 of a Code (the Interna	the United : al Revenue	States Code)	§ 101(8) as "incu individual prima	irred by an	business debts.
				•			personal, family,	or	
	Filing Fe	ee (Check one b	oox.)				household purpo Chapter 11 I		
Full Filing Fee a	ttached.					ne box:			
						obtor is a smal obtor is not a s	l business debtor as de mall business debtor a	efined in 11 U	.S.C. § 101(51D).
signed applicatio	n for the court's	consideration a	certifyino.	uals only). Must attach	1		and outsides debtor a	s defined in 1	1 0.5.C. § 101(51D).
unable to pay fee	except in instal	lments. Rule 1	006(b). S	ce Official Form 3A.	Check if		ite noncontingent lion	idated debte (a	excluding debts owed to
Filing Fee waive	r requested (appl	licable to chapt	er 7 indivi	duals only). Must	t us	siders of altilia	ics) are fess than \$2.4	90.925 (amou	nt subject to adjustment
attach signed app	lication for the o	court's consider	ration. Se	e Official Form 3B.			very three years there	after). 	
					Check a	ll <mark>applicable</mark> l	ooxes: iled with this petition.		
					L Ac	ceptances of the	ne plan were solicited	prepetition fro	om one or more classes
atistical/Administra	tive Informatio	on	·		ot o	creditors, in ac	cordance with 11 U.S	.C. § 1126(b).	THIS SPACE IS FOR
Debtor estin	nates that funds water that	will be available	e for distr	ibution to unsecured cree	iitors.				COURT USE ONLY
distribution	to unsecured cre	editors.	peny is ex	ibution to unsecured cree cluded and administrativ	e expenses	paid, there w			b
fimated Number of C	reditors		П				UNITED STATES	BANKRUPT	TY COURT
19 50-99	100-199	200-999	□ 1,000-	5,001-	J ),001-	25,001-	NORTHERN D	ISTRICT OF	ILTINOIS
			5,000		5,000	50,000	50,001- 100,000 <b>JUN</b>	Od 00201	5
imated Assets		<u>гл</u>	F-7	<u> </u>	······································				-
to \$50,001 to	\$100,001 to	\$500,001	\$1,000,0	01 \$10,000,001 \$5	] 60,000,001	\$100,000,0	JEFFREY P. A	LUSTEAD	t, CLERK
,000 \$100,000	\$500,000	to \$1	10 \$10	to \$50 to	\$100 \$100	\$100,000,0 to \$500	01 \$500,000 co to \$1 silhon	Free than K	M
mated Liabilities		million	million	million mi	llion	million		4 CHENT	
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50,001 to ,000 \$100,000	\$100,001 to \$500,000		\$1,000,00 to \$10	1 \$10,000,001 \$50	0,000,001	\$100,000,00	)1 \$500,000,001	More than	
	,		million	100	\$100 Ition	to \$500 million	to \$1 billion	\$1 billion	]

Voluntary I	Form 1) (04/13) Petilog Se 15-19190 Doc 1 Filed 06/01/15	Entered 06/01/15 13:18:08	Desc Main Page 2
(This page m	nust be completed and filed in every case.)  Document	Page 2f of 46s): HErman 51	
Location	All Prior Bankruptcy Cases Filed Within Last	8 Years (If more than two attach additional cha	tmu-115
Where Filed:	Lone	Case Number:	Date Filed:
Where Filed:		Case Number:	Date Filed:
Name of Deb	Pending Bankruptcy Case Filed by any Spouse, Partner, or A	ffiliate of this Debtor (If more than any state)	
Name of Deg	To the state of th	Case Number:	additional sheet.)  Date Filed:
District:	D	I Poles	Later Med.
		Relationship:	Judge:
of the Securiti	Exhibit A  deted if debtor is required to file periodic reports (e.g., forms 10K and expectations and Exchange Commission pursuant to Section 13 or 15(d) ies Exchange Act of 1934 and is requesting relief under chapter 11.)  A is attached and made a part of this petition.	Exhibit  (To be completed if debte whose debts are primarily l, the attorney for the petitioner named in the informed the petitioner that [he or she] may pof title 11, United States Code, and have exp such chapter. I further certify that I have delived by 11 U.S.C. § 342(b).	or is an individual consumer debts.)  foregoing petition, declare that I have proceed under chapter 7, 11, 12, or 13
		Signature of Attorney for Debtor(s) (1	Date)
(To be complete Exhibit D	Exhibit C is attached and made a part of this petition.  Exhibit ed by every individual debtor. If a joint petition is filed, each spouse must a completed and signed by the debtor, is attached and made a part of this petition:  To also completed and signed by the joint debtor, is attached and made a part of the petition:	complete and attach a separate Exhibit D.) etition.	
	Information Regarding th		
Ä	Debtor has been domicifed or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 days to	able box.) business, or principal assets in this District for than in any other District.	180 days immediately
	There is a bankruptcy case concerning debtor's affiliate, general partner	, or partnership nending in this District	
	Debtor is a debtor in a foreign proceeding and has its principal place of no principal place of business or assets in the United States but is a dedistrict, or the interests of the parties will be served in regard to the relic	business or principal assets in the United State	s in this District, or has
_	Certification by a Debtor Who Resides as (Check all applicab	le boxes.)	
	Landlord has a judgment against the debtor for possession of debtor's	residence. (If box checked, complete the follow	ving.)
	ο I ο	lame of landlord that obtained judgment)	
	Debtor claims that under applicable nonbankruptey law, there are circuentire monetary default that gave rise to the judgment for possession, a	ddress of landlord) imstances under which the debtor would be pert	nitted to cure the
	Debtor has included with this petition the deposit with the court of any of the petition.	are judgment for possession was entered, as	rd <b>!</b>
	Debtor certifies that he/she has served the Landlord with this certificati		6

B1 (Official Form 1) (04/13)  Voluntary Pethio SC 15-19190 Doc 1 Filed 06/01/15	Entered 06/01/15 13:18:08 Desc Main
(This page must be completed and filed in every case.)  Document	Fage 3 of 646: HErman Samuels JR.
Signoture(s) of F. I.	Signatures JK.
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is to and correct.  [If petitioner is an individual whose debts are primarily consumer debts and chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, or 13 of title 11, United States Code, understand the relief available under each such a chapter, and choose to proceed under chapter 7.	I declare under penalty of perjury that the information provided in this petition is trained and correct, that I am the foreign representative of a debtor in a foreign proceeding and that I am authorized to file this petition.  (Check only <b>one</b> box.)
fir no attorney represents me and no bankruptey petition preparer signs the petition have obtained and read the notice required by 11 U.S.C. § 342(b).	Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
1 request relief in accordance with the chapter of title 11, United States Coc specified in this petition.  X Signature of Debtor	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  X  (Signature of Foreign Representative)
Signature of Joint Debtor 9473  Telephone Number (if not represented by attorney)	(Printed Name of Foreign Representative)
Date 05/3/15	Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
Signature of Attorney for Debtor(s)  Printed Name of Attorney for Debtor(s)  Firm Name  Address  Telephone Number  Date  In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.  Printed Name and title, If any, of Bankruptcy Petition Preparer  Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership)	81.49 5 6 6 6 1 11 11 11
declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the ebtor.  The debtor requests the relief in accordance with the chapter of title I1, United States ode, specified in this petition.  Signature of Authorized Individual	Address Chr. (1990 16. 60617)  Signature  Date  State  Address Chr. (1990 16. 60617)  Signature  Date
Printed Name of Authorized Individual	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security purples is a second partner whose
Title of Authorized Individual	partner whose Social-Security number is provided above.
Date	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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B 1D (Official Form 1, Exhibit D) (12/09)

# UNITED STATES BANKRUPTCY COURT

In re HErman	SAMUELS SR.	Case No.	
Debtor			(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

B 1D (Official Form 1, Exh. D) (12/09) - Cont.

Page 2

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
  - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
  - ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
    - ☐ Active military duty in a military combat zone.
- ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: Mman Samuela Date: 5/3///5

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B 6 Summary (Official Form 6 - Summary) (12/14)

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# UNITED STATES BANKRUPTCY COURT

]	District of
Inre HERMAN SAMULIS JR, Debtor	Case No.
	Chapter

### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	
A - Real Property	no	0	s O	LIABILITIES	OTHER
B - Personal Property	10	0	\$ 0		
C - Property Claimed as Exempt	no				
D - Creditors Holding Secured Claims	100	0		\$ 0	-
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	10	0		s 0	
F - Creditors Holding Unsecured Nonpriority Claims	no	0		s 6	
G - Executory Contracts and Unexpired Leases	no	0			
H - Codebtors	no	0			
- Current Income of Individual Debtor(s)	no				\$ O
- Current Expenditures of Individual Debtors(s)	0	0			* <i>O</i>
Т	OTAL	0			

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B 6 Summary (Official Form 6 - Summary) (12/14)

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### UNITED STATES BANKRUPTCY COURT

Dis	trict of
In re HErman SAMUE 15 572 Debtor	Case No.
	Chapter

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

□ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	s A
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	s 4.720.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	s 0
Student Loan Obligations (from Schedule F)	s ()
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	s 0
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	s O
TOTAL	84.720.00

State the following:

Average Income (from Schedule I, Line 12)	\$ 1.072.00
Average Expenses (from Schedule J, Line 22)	\$ 1.050.00
Current Monthly Income (from Form 22A-1 Line 11; <b>OR</b> , Form 22B Line 14; <b>OR</b> , Form 22C-1 Line 14)	\$ 1.072.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0
4. Total from Schedule F		s O
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		s 0

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Inre HErman Samuels	Document	Page 8 of 46	
Debtor	<u> </u>	Case No.	

### **SCHEDULE A - REAL PROPERTY**

(If known)

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
0	0	0	0	0
0	0	0	0	$\bigcirc$
0	0	0	0	0
	0	0	0	0
	Tota	! <b>&gt;</b>	0	

(Report also on Summary of Schedules.)

					(If known)
	Debtor			Case No.	
In re			Document	Page 9 of 46	
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### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY  O DESCRIPTION AND LOCATION OF PROPERTY  OF PROPERTY  O DESCRIPTION AND LOCATION OF PROPERTY OUT DEDUCTION SECURED CION OR EXEMPT  1. Cash on hand.  2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan,	EREST , WITH- NG ANY LAIM
1. Cash on hand.  2. Checking, savings or other financial accounts, certificates of deposit	··
2. Checking, savings or other financial accounts, certificates of deposit	
or shares in banks, savings and loan, thriff, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	
3. Security deposits with public utilities, telephone companies, land-lords, and others.	
4. Household goods and furnishings, including audio, video, and computer equipment.	
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	
6. Wearing apparel.	
7. Furs and jewelry.	
8. Firearms and sports, photographic, and other hobby equipment.	
9. Interests in insurance policies. Name insurance company of each	
refund value of each.	
10. Annuities. Itemize and name each issuer.	
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under	
a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars.  (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	

B 6B (Official Form 6B) (12/07) -- Cont. Case 15-19190 Doc 1 Filed 06/01/15 Entered 06/01/15 13:18:08 Desc Main Document Page 10 of 46

In re HErMAN SAMUELS JR
Debtor

Case No.	
	(If known)

### SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	0	0	0	0
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		O	0	0
14. Interests in partnerships or joint ventures. Itemize.				
15. Government and corporate bonds and other negotiable and non-negotiable instruments.		O	0	
16. Accounts receivable.	0			2
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.		0	0	0
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	0	$\mathcal{O}$	0	0
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	0	Ø		0
20. Contingent and noncontingent interests in estate of a decedent, death	0			
benefit plan, life insurance policy, or trust.  21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	0	0	0	0

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-	Debtor		· · · · · · · · · · · · · · · · · · ·		Case No.	
						(If known)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	0			
23. Licenses, franchises, and other general intangibles. Give particulars.	0			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C.	0			
§ 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	0			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	魯	2004 Crown Victoria Chicago IL	H	5000.00
26. Boats, motors, and accessories.	0	Chilliso, IL.		70-
27. Aircraft and accessories.	o			
28. Office equipment, furnishings, and supplies.	0			
29. Machinery, fixtures, equipment, and supplies used in business.	0			
30. Inventory.	0			
31. Animals.	0			
32. Crops - growing or harvested. Give particulars.	0			
33. Farming equipment and implements.	0			
34. Farm supplies, chemicals, and feed.	0			
35. Other personal property of any kind not already listed. Itemize.	0			
		continuation sheets attached Total	8	5000.00
		(Include amounts from any continuation	L."	1 000 -00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

B6C (Of)	řicial Form 6C) (04/13)			
	Case 15-19190	Doc 1, Filed 06/0	1/15 Entered 06/01/15 13:18 nt Page 12 of 46	8:08 Desc Main
In re	HERMAN JA	-mulli Docume	nt Page 12 of 46	
	Debtor		Case No.	
				(If known)

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	Г.
(Check one box)	

□ 11 U.S.C. § 522(b)(2)

□ 11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$155,675.\*

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B 6D (Official Form 6D) (12/07)

HErMAN

Case No.	
	(If known)

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife,

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.) ACCOUNT NO. 5/72083/22	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	POPTION IN
City of Chicago Dept-of finance P.O.BOX 88842 Chicago-16-60680	0	H	5-21-15		X	X	4.720.00	4.720.00
ACCOUNT NO. 100283 Armor systems Corp 100 Keifer DR. Ste 100 2:00 IL. LOOFG	0	H,	VALUE\$ 4.720.00 1-22-15		X	X	200.00	200,00
CCOUNT NO. 4566  Mi # 4566  ROO INTERNATIONAL PKE		H	VALUES 200.00 2-11-2011					
continuation sheets	7		VALUES 144.00		X	X	144.00	144.00
attached O		(	Total of this page)  Total   Use only on last page)			\$	5,064.00 5,064.00 Report also on Summary of chedules.)	\$ 5,064.00 \$ 5.064.00 (If applicable, report

Liabilities and Related Data.)

Document

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B 6D (Official Form 6D) (12/07) - Cont.

Inre HErman Samuely Debtor

Case No. \_ (if known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 9834 CONVERGENT OUTSERN PO. BOX 9004 RENTON WA. 98057	ing O	H	10-31-13 VALUES 370.00		1	X	370.00	370.00
EOS CCA PO.BX 981008 Boston MA. 02298	0	H	229.00 8-31-12		1	X	229.00	229.00
ACCOUNT NO. 320322 Honor Finance co 909 DAVIS ST EVANSTON IL GOZO	0	H	VALUES 234.00 5-18-12- VALUES 1.674.00		X	X	1.074.80	1.074.00
ACCOUNT NO. 854708 Midland Funding L 8875 AEro DR. StE 200, SAN diago CA. 92123	0	H	1.683.00 02292012 VALUES 1.683.00		X	X	1.683.00	1683,00
MUNICIPE COLLECTIONS 3348 Ridge Rd LANSing IL.	0	#	12-09-2014 VALUES 250-00	***************************************	X)	<u> </u>	250.00	250.00
Sheet no. 2 of 3 continual sheets attached to Schedule of Creditors Holding Secured Claims			Subtotal (s)► (Total(s) of this page)		L		\$ 3.606.00	\$ 3,606.00
1. Continuation AH	AChe	<u>b</u>	Total(s) ► (Use only on last page)				\$ 3.606.00 (Report also on Summary of Schedules.)	\$ 3606.00 (If applicable, report also on Statistical Summary of Certain

Case 15-19190

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B6E (Official Form 6E) (04/13)

Inre HERMAN SAMUELS

Case No.		
	(if known)	

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) **Domestic Support Obligations** 

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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In re HERMAN SAMUELS SR., Case No.
Debtor Case No. (if known)
Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
Taxes and Certain Other Debts Owed to Governmental Units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
Claims for Death or Personal Injury While Debtor Was Intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
continuation sheets attached

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In re			Page 17 of 46	
Debtor			Case No	

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

							Type of Priority	for Claims Liste	ed on This Sheet
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.									
Account No.									
Account No.									
Account No.									
Sheet no of continuation sheets attached Creditors Holding Priority Claims	to Sched	dule of	(Tota	Su als of t	btotals) his pag	<b>c</b> )	\$	\$	
			Total (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)			<b>&gt;</b> [	\$		
			Totals (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)					\$	\$

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In re			Document	Page 18 of 46		
D OF (UIIICE	<sup>1</sup> For Case 15-19190	Doc 1	Filed 06/01/15	Entered 06/01/15 13:18:08	Desc Main	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(if known)

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME, DATE CLAIM WAS AMOUNT OF UNLIQUIDATED MAILING ADDRESS CODEBTOR CONTINGENT INCURRED AND CLAIM INCLUDING ZIP CODE. CONSIDERATION FOR DISPUTED AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NO. ACCOUNT NO. ACCOUNT NO. ACCOUNT NO. Subtotal> continuation sheets attached (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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In re	
Debtor	Case No.
	(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

			(continueron succe)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.				<del> </del>	1=1		
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
		***************************************					
ACCOUNT NO.							
Sheet no. of continuation sheets attached to Schedule of Creditors Holding Unsecured  Nonpriority Claims  Subtotal						<b>&gt;</b>   s	
(Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)							

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PEOPLES ENERGY # 5005876 200 E. RANDOLF Chicago IL 60601 Ph. 866-556-6001	
VERISON MET # 3FX7 500 TECHNOLOGY DRIVE STE BOO WELDON Springs Mo-63304 Ph 866-453-2166, 4+11+4 00.	
MUNICIPAL COLLECTIONS ACTH 2096/ 3348 RIGHE KORD: HAUNT 270.00 LANDSWY FL 40435 DATE 12-9-JOH DELOCED FUEN ONL	
# 50002.55 200 & RAWDOIPHST. Chicago IL 6060/ BATE 8/6/200/	
PEOPLES EN EL 84 # 50005876.  Job e Revolf ST Chicago, D.  bolos l'OFTE 8/86/8010.  AMUST 1,890,000.	
VERIZON MC;  BE. 3FX 7. 500 TECHNOLOGY  BE. SPENO SPLINGS, MO 63304  DATE SPLING 8/15/2000 pd as agreed	
	***************************************

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B 6G (Official Form 6G) (12/07)	Document	Page 21 of 46	
In re <u>HETMAS SAMULIS</u> Debtor	JR,	Case No(if kno	own)

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired le
---

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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	Case No	
Debtor		(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any nondebtor spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Case 15-19190 Doc 1 Filed 06/01/15 Entered 06/01/15 13:18:08 Desc Main Page 23 of 46 Document Fill in this information to identify your case: Dehfor 1 Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Case number (If known) Check if this is: An amended filing A supplement showing post-petition chapter 13 income as of the following date: Official Form B 61 MM / DD / YYYY Schedule I: Your Income 12/13 Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Describe Employment** Fill in your employment information. Debtor 1 Debtor 2 or non-filing spouse If you have more than one job, attach a separate page with information about additional **Employment status** Employed Employed employers. Not employed Not employed Include part-time, seasonal, or self-employed work. Occupation Occupation may Include student or homemaker, if it applies. Employer's name Employer's address Number Number Street City State ZIP Code State ZIP Code How long employed there? Part 2: **Give Details About Monthly Income** Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filling If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 or non-filing spouse List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. 2. 3. Estimate and list monthly overtime pay. Calculate gross income. Add line 2 + line 3.

Debtor 1

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Conviling 4 hours		For Debtor 1	For Debtor 2 or non-filing spouse
	<b>→</b> 4.	\$ <u>O</u>	\$
List all payroll deductions:			
5a. Tax, Medicare, and Social Security deductions	5a	. \$ 0	\$
5b. Mandatory contributions for retirement plans	5b	. \$	\$
5c. Voluntary contributions for retirement plans	5c.	. \$ 8	\$
5d. Required repayments of retirement fund loans	5d.	. \$	\$ 10000
5e. Insurance	5e.	. \$	\$
5f. Domestic support obligations	5f.	\$	\$ 1
5g. Union dues	5g.	\$	\$
5h. Other deductions. Specify:	5h.	+\$	+ s
Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$	\$
Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	<u>\$</u>	\$
List all other income regularly received:			
8a. Net income from rental property and from operating a business, profession, or farm			
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	\$
8b. Interest and dividends	8b.	. 0	•
8c. Family support payments that you, a non-filing spouse, or a depende regularly receive	nt	Φ	• 0
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	s	s_None
8d. Unemployment compensation	8d.	\$ <i>O</i>	\$
8e. Social Security	8e.	s	\$.
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify: 1/9+8+05-199014/	ce 8f.	s 1.072.00	\$
8g. Pension or retirement income	8g.		
8h. Other monthly income. Specify:	_	- Q	\$
Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	8h. 9.	+\$ <u>0</u> \$1.072.00 [	+ \$
<b>alculate monthly income.</b> Add line 7 + line 9. dd the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$107-00+	\$ = \$
tate all other regular contributions to the expenses that you list in Schedule contributions from an unmarried partner, members of your household, you ther friends or relatives.	<b>L</b> ur de	pendents, your roomma	ates, and
o not include any amounts aiready included in lines 2-10 or amounts that are no	ot ava	ilable to pay expenses	listed in Schodulo 1
pecify:		to pay expenses	11. + \$
dd the amount in the last column of line 10 to the amount in line 11. The re rite that amount on the Summary of Schedules and Statistical Summary of Cer.	esult is tain L	s the combined monthly iabilities and Related D	v income.  Pata, if it applies 12. \$\int 1.072\cdots
o you expect an increase or decrease within the year after you file this for	m?		Combined monthly incom
Yes. Explain:			

Case 15-19190 Doc 1 Filed 06/01/15 Entered 06/01/15 13:18:08 Desc Main Page 25 of 46 Document Fill in this information to identify your case: Debtor 1 Check if this is: Debtor 2 (Spouse, if filing) First Name An amended filing Middle Name Last Name A supplement showing post-petition chapter 13 United States Bankruptcy Court for the: expenses as of the following date: Case number MM / DD / YYYY A separate filing for Debtor 2 because Debtor 2 Official Form B 6J maintains a separate household Schedule J: Your Expenses 12/13 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Describe Your Household** 1. Is this a joint case? No. Go to line 2. Yes. Does Debtor 2 live in a separate household? Yes. Debtor 2 must file a separate Schedule J. 2. Do you have dependents? Dependent's relationship to Do not list Debtor 1 and Dependent's Yes. Fill out this information for Does dependent live Debtor 1 or Debtor 2 Debtor 2. age with you? each dependent..... Do not state the dependents' No names. Yes No Yes Nη Yes No Yes No Yes 3. Do your expenses include expenses of people other than yourself and your dependents? Part 2: Estimate Your Ongoing Monthly Expenses Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.) Your expenses 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4a. Property, homeowner's, or renter's insurance 4b. 4b. Home maintenance, repair, and upkeep expenses Homeowner's association or condominium dues 4d. 4d Official Form B 6J

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Debtor 1 HER MAN SAMUE | Bocument

First Name Middle Name Last Name

Case number (if known)\_

			Y	our expenses	
	5. Additional mortgage payments for your residence, such as home equity loans	5	\$		ethologic statement of the statement of
	6. Utilities:	J	•		
	6a. Electricity, heat, natural gas			150 00	Dec. 4
	6b. Water, sewer, garbage collection	68	T	150.00	MOMI
	6c. Telephone, cell phone, Internet, satellite, and cable services	61		110 50	****
	6d. Other. Specify:	. 6c	-	40.00	Mont
	7. Food and housekeeping supplies	6d			
	8. Childcare and children's education costs	7.	\$ <u>/</u>	15,00 Foo	d HAM
	9. Clothing, laundry, and dry cleaning	8.	\$		
10	Personal care products and services	9.	\$	0	
1	Medical and dental expenses	10.	\$	10.00	MITh.
12	2. Transportation. Include gas, maintenance, bus or train fare.	11.	\$		
	Do not include car payments.		\$	0	
13	3. Entertainment, clubs, recreation, newspapers, magazines, and books	12.	₩		<del></del>
14		13.	\$		
15		14.	\$		
	Do not include insurance deducted from your pay or included in lines 4 or 20.				
	15a. Life insurance				
	15b. Health insurance	15a.	\$		
	15c. Vehicle insurance	15b.	\$		-
	15d. Other insurance. Specify:	15c.	\$	0	<del></del>
		15d.	\$		<del></del>
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			_	
	Specify:	16.	\$	$D_{}$	<del></del>
17.	Installment or lease payments:				
	17a. Car payments for Vehicle 1	17-	<b>c</b>	0	
	17b. Car payments for Vehicle 2	17a.	Φ	0	<del>~~</del>
	17c. Other. Specify:	17b.	<b>Ф</b>		<del></del>
	17d. Other. Specify:	17c.	<b>\$</b>	$-\frac{O}{O}$	~
18.	Your payments of alimony, maintenance, and a	17d.	\$		
	from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18.	\$	0	
	Other payments you make to support others who do not live with you.				
	Specify:			0	
		19.	\$		
Ł۷.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Incom	e.		$\sim$	
	20a. Mortgages on other property	20a.	\$	$\mathcal{O}$	
	20b. Real estate taxes	20b.	\$	0	·
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0	_
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0	***
2	20e. Homeowner's association or condominium dues	20-	·	D	_

Debtor	Case 15-19190 Doc 1 Filed 06/01/15 Entered 06/01/15 13  HERMAN SAMUE Document Page 27 of 46  First Name Middle Name Last Name Case number (	
22. <b>Yo</b>	her. Specify: ur monthly expenses. Add lines 4 through 21. e result is your monthly expenses.	21. +\$ 6 22. \$ 1.215.00
23. <b>Calc</b> 23a, 23b. 23c.	Copy line 12 (your combined monthly income) from Schedule I. Copy your monthly expenses from line 22 above. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23a. \$ 1:072.00 23b\$ 1.072.00 23c. \$ -143.00
	According to the second	

Be Declaration Official Epon 19190 (ion) 1970 1 Filed 06/01/15	Entered 06/01/15 13:18:08	Desc Main
Herman Samuel's Document	Page 28 of 46	
Debtor	Case No.	
	(if know	(41)

# DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

Date    Signature	I declare under penalty of perjury that I have read to my knowledge, information, and belief.	he foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best
Date    Debtor   Debt		
Date Signature: (Usint Debtor, it aby)  [If joint case, both spouses must sign.]  DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See H U.S.C. § 110)  I doclare under penalty of penjury that; (1) Lum a bankruptcy petition preparer as defined in IU.S.C. § 110; (2) perpared this document used the notice and information required under H U.S.C. § 110; (2) perpared this document used the notice and information required under H U.S.C. § 110; (2) perpared this document to repeat the debtor motice of the maximum before preparing any document for filing for a decimination for for services changeable by bankruptcy petition preparer. I have given the debtor notice of the maximum before preparing any document for filing for a decimination of the control of Type to Mane and Title, if any,  Schal Security No.  (Required by 11 U.S.C. § 110.)  Schal Security No.  (Required by 11 U.S.C. § 110.)  (Required by 11 U.S.C. § 110.)  I the hankruptcy petition preparer is not an individual, state the name, title (if ony), address, and social security number of the officer, principal, responsible person, or partner than one person prepared this document.  Individual security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:  "more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.  Nowdengary petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. II U.S.C. § 110.  DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP  I, the [In preparer's failure to comply with the provisions of mile 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or an authorized agent of the corporation or a member or an authorized agent of the corporation or a member or an authorized agent of the corp	Date 9 91 ()	Signature
DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See II U.S.C. § 110)  I declare under penalty of penjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110(.2) prepared this document for compensation and here provound garded pursuant to 11 U.S.C. § 100(b), 110(b), 110(b) and 342(b); and, (3) if rules or gradefines have been mounts before pengaring any document for livering a mixturnine for services chargeable by hankruptcy petition preparers; have given the debtor nutrice of the maximum theory personal garden greaters, that are given the debtor nutrice of the maximum through the preparer is not an individual, state the name, title (If any), suddress, and social security mamber of the officer, principal, responsible person, or parts that signs this document.  I debt bankruptcy petition preparer is not an individual, state the name, title (If any), suddress, and social security mamber of the officer, principal, responsible person, or parts that signs this document.  I design this document, attach additional signed sheets conforming to the appropriate Official Form for each person.  Because the proparer's failure to comply with the provisions of title 11 and the Federal Rules of hankruptcy Procedure may result to fines or imprisonment or both. II U.S.C. § 110.  DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP  I, the [the president or other officer or an authorized agent of the corporation or a number or an authorized agent of the incorpoling summary and schedules, consisting of sheets (Total shown on summary page plus?), and that they are me and correct to the best of my which they are me and correct to the best of my leading for the proparer of individual signing on behalf of debtor.]  Individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]	Date	Debtor
DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)  I docher under penalty of pergury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110(, 2) prepared this document for compensation and have preventiled pursuant to 11 U.S.C. § 110() setting a maximum for former increases and information required under 11 U.S.C. § 110(, 2) prepared this document for filing for a debtor or accepting any document for filing for a debtor or accepting any fee from the debtor notice of the maximum or pergurant and document for filing for a debtor or accepting any fee from the debtor, as required by that section.  I ET MILE STATEMENT OF PRIVATE (S. S. S	And the second s	
He debtor with a copy of pergury that; (1) I am a bankruptcy petition preparer as defined in 11.1.S.C. § 110; (2) prepared this document for compensation and have provombland a copy of this document and the notices and information required med in 11.5.C. § 110(b) in ad 342(b); and, (3) if rules or guidelines have been mount before preparing any document for filing for a debtor or accepting any fee from the debtor accepting any to the debtor of the provision of the maximum means before preparing any document for filing for a debtor or accepting any fee from the debtor acceptance and for a periode acceptance and for any fee from the debtor acceptance and feel and feel and feel acceptance and feel and feel acceptance and feel and fe		•
the debtor with a copy of this document and the notices and information required under 10 U.S.C. § 110c, 1) prepared this document for compensation and have provondigated pursuant to 11 U.S.C. § 110(b), string a maximum fee for services chargeable by bankruppes petition preparer, and the provisions and before a cecepting any document for filing for a debtor or accepting any fee from the debtor of the provision preparer is required by that section.    Comparison of Typed Name and Fille, if any, social Security No. (Required by 11 U.S.C. § 110.)   Social Security No. (Required by 11 U.S.C. § 110.)   The bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.    Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual-more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.    Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual-more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.    Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual-more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.    Decent form for the person preparer is not an individual signed sheets of the corporation or a member or an authorized agent of the terrosping of the person	DECLARATION AND SIGNATURE	RE OF NON-ATTORNEY PANICOURGO OFF
(Required by 11 U.S.C. § 110)  (the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partnership in the signs this document.  (ddress	redectare under penalty of perjury that: (1) I am a bankrup the debtor with a copy of this document and the notices and is promulgated pursuant to 11 U.S.C. § 110(h) setting a maxim amount before preparing any document for filing for a debtor the first part of the first product of Typed Name and Title, if any	of the properties of the properties of the providing and the providing properties of the providing and the providing properties of the providing and the pro
Address  Address  Address  Address  Address  Date  Dat	d Bankruptcy Petition Preparer	(Required by 11 U.S.C. § 110.)
manes and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:  more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.  bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 116.  DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP  1, the	f the bankruptcy petition preparer is not an individual, state ho signs this document.	the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner
DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP  I, the	names and Social Security numbers of all other individuals wi	ho prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP  I, the [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the the corporation or a member or an authorized agent of the corporation or a member or an authorized agent of the corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have sheets (Total shown on summary page plus I), and that they are true and correct to the best of my  c Signature:  [Print or type name of individual signing on behalf of debtor.]  individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]		
I, the [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the determination of the determination of partnership] named as debtor in this case, declare under penalty of perjury that I have sheets (Total shown on summary page plus I), and that they are true and correct to the best of my signature:  Signature:  [Print or type name of individual signing on behalf of debtor.]  individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]		
Signature:  [Print or type name of individual signing on behalf of debtor.]  individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]	I, the [the p rtnership ] of the and schedules, consisting of owledge, information, and belief.	resident or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have sheets ( <i>Total shown on summary page plus I</i> ), and that they are true and correct to the best of my
Signature:  [Print or type name of individual signing on behalf of debtor.]  individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]	ie	
[Print or type name of individual signing on behalf of debtor.]  individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]		Signature:
individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]		
	individual signing on behalf of a partnership or corpora	other mant in the

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### UNITED STATES BANKRUPTCY COURT

In re: HErMAN SAMUELS JR	Case No(if known)
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### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

### 1. Income from employment or operation of business



State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2. Income other than from employment or operation of business

Ä

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** 

SOURCE

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING 2



b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225°. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF

AMOUNT STILL OWING

TRANSFERS

<sup>\*</sup>Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

### 4. Suits and administrative proceedings, executions, garnishments and attachments



a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one** year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT

DATE OF ORDER

DESCRIPTION AND VALUE Of PROPERTY 4

CASE TITLE & NUMBER

#### 7. Gifts



List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

#### 8. Losses



List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE CHIEF PURPOSE OF THE PROPERTY OF THE PR

DATE OF LOSS

BY INSURANCE, GIVE PARTICULARS

9. Payments related to debt counseling or bankruptcy

Mone

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 10. Other transfers



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED



b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

#### 11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING 5

#### 12. Safe deposit boxes



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER,

IF ANY

#### 13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor



If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** 

NAME USED

DATES OF OCCUPANCY

6

#### 16. Spouses and Former Spouses



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight** years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE ENVIRONMENTAL

7

LAW



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE

**ENVIRONMENTAL** 

LAW



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or

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other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS
OF SOCIAL-SECURITY
OR OTHER INDIVIDUAL
TAXPAYER-I.D. NO.
(ITIN)/ COMPLETE EIN

ADDRESS NATURE OF BUSINESS

BEGINNING AND ENDING DATES



b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C.  $\S$  101.

NAME

**ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements



a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED



b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

**ADDRESS** 

DATES SERVICES RENDERED

9



c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS



d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

#### 20. Inventories



a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)



b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

### 21 . Current Partners, Officers, Directors and Shareholders



a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST



b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

10

#### 22. Former partners, officers, directors and shareholders



a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL



b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

### 23. Withdrawals from a partnership or distributions by a corporation



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

[If completed by an individual or individual and spouse]

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B7 (Official Form 7) (04/13)

11

	I declar	re under penalty of perjute and an entry attachments thereto and	ary that I have read the answ	ers contained in the	foregoing statement of financial	l affairs
X	Date	5/31/15	Signature o	1/1	masforma	Je
	Date	***	Signature of Joint Debtor	(if any)		
		eted on behalf of a partnersh				
	thereto an	under penalty of perjury that id that they are true and corre	I have read the answers contained ect to the best of my knowledge, in	in the foregoing statem formation and belief.	ent of financial affairs and any attachn	nents
	Date			Signature		
			Print Name	and Title		
		[An individual signing on be	half of a partnership or corporatio	n must indicate position	or relationship to debtor.]	
			continuation sheet	s attached		
	Penali	ly for making a false statement:	Fine of up to \$500,000 or imprison	ment for up to 5 years, or	both. 18 U.S.C. §§ 152 and 3571	
342(b); as petition p	re under pena ation and hav nd, (3) if rule preparers, I hav	Ity of perjury that: (1) I am a provided the debtor with a consideration of the provided the pro	a bankruptcy petition preparer as d copy of this document and the not	efined in 11 U.S.C. § 1 ices and information re	PREPARER (See 11 U.S.C. § 110)  10; (2) I prepared this document for quired under 11 U.S.C. §§ 110(b), 110(aum fee for services chargeable by bank filing for a debtor or accepting any fee	(b), and kruptcy e from
#		h-Shaul	4 A.			
		ne and Title, if any, of Bankr			equired by 11 U.S.C. § 110.)	
responsib.	le person, or p	n preparer is not an individi partner who signs this docum	ial, state the name, title (if any), a ient.	ddress, and social-secu	rity number of the officer, principal,	
Addition to	49=	5-5567	ALLE #2	Chicry	Set John To	
Adrireks	1 mnn	Operation Propager	<b>J</b>	536		
		,	viduals who prepared or assisted is	Date		

not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

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B 8 (Official Form 8) (12/08)

### UNITED STATES BANKRUPTCY COURT

In re	HErMAN	Samuels	TR.	Case No.	
	Debtor			Chap	ter 7

#### **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

**PART A** – Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name:	Describe Property Securing Debt:
Property will be (check one):	
☐ Surrendered ☐ Retained	h h l
If retaining the property, I intend to (check at least one):	
<ul><li>Redeem the property</li><li>Reaffirm the debt</li></ul>	
Other. Explain	(for example, avoid lien
using 11 U.S.C. § 522(f)).	
Property is (check one):	
☐ Claimed as exempt ☐	Not claimed as exempt
Property No. 2 (if necessary)	
Creditor's Name:	Describe Property Securing Debt:
	n
Property will be (check one):	
☐ Surrendered ☐ Retained	V MV
If notaining the magnesty, Lintand to (1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1	$\mathbb{N} \setminus \mathcal{P}$
If retaining the property, I intend to (check at least one):  Redeem the property	
Reaffirm the debt	
Other. Explain	(for example, avoid lien
using 11 U.S.C. § 522(f)).	(10) example, avoid hen
•	
Property is (check one):	
	Not claimed as exempt

B 8 (Official Form 8) (12/08)

**PART B** – Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1			
Lessor's Name:	Nove	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO
Property No. 2 (if nece	essary)		
Lessor's Name:	Por	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO
Property No. 3 (if nece	rssary) (		
Lessor's Name:	M	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):
continuation sl	heets attached (if an	ıy)	
declare under pe state securing a deb	nalty of perjury ot and/or persona	that the above indicates my in I property subject to an unexpi	tention as to any property of my ired lease.
6/21/	K ()		

Signature of Joint Debtor

B 8 (Official Form 8) (12/08)

#### CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

#### PART A - Continuation

Property No.		
Creditor's Name:	Describe Pro	perty Securing Debt:
Property will be (check one): ☐ Surrendered	☐ Retained	
If retaining the property, I intend to <i>(che</i> Redeem the property Reaffirm the debt	eck at least one):	
Other. Explain using 11 U.S.C. § 522(f)).	(for e	example, avoid lien
Property is (check one):  Claimed as exempt	☐ Not claimed a	as exempt
PART B - Continuation  Property No.		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO
Property No.		
	Describe Learned Durant	Tools all to Account to
Lessor's Name:	<b>Describe Leased Property:</b>	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):

 $\Box$  YES

□ NO

B 201B (Form 2008 E/195-19190 Doc 1 Filed 06/01/15 Entered 06/01/15 13:18:08 Desc Main Document Page 43 of 46

# UNITED STATES BANKRUPTCY COURT

In re HErMAN SAMUELS SR Debtor	Case No
CERTIFICATION OF NOTICE UNDER § 342(b) OF TH	E TO CONSUMER DEBTOR(S) E BANKRUPTCY CODE
I, the [non-attorney] bankruptcy petition preparer signing the attached notice, as required by § 342(b) of the Bankruptcy Code.  Printed name and title, if any, of Bankruptcy Petition Preparer Address:  Signature of Bankruptcy Petition Preparer or officery principal, responsible person, or partner whose Social security number is provided above.	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Certification	of the Debtor ad the attached notice, as required by § 342(b) of the Bankruptcy  X A Manual Signature of Debtor  X Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Signature of Joint Debtor (if any)

Date

Document Page 44 of 46

### UNITED STATES BANKRUPTCY COURT

### NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointlyaddressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

# 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335) Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)
Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

# 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy">http://www.uscourts.gov/bkforms/bankruptcy</a> forms.html#procedure.

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re:	HErMAN	SAMUELS JR	)	
			)	
)	Debtor (s)		)	Case No.
			)	Chapter
			ý	

#### List of Creditors

DEPT OF ChicAGO DEPT OF FINANCE NOTICE #5172083120  ARMOR SYSTEMS CORP * MODES MILLAND FLAT TOUS STEET STE 260  ARMOR SYSTEMS CORP * MODES MILLAND FLAT TOUS STEET STE 260  ARMOR SYSTEMS CORP * MODES MILLAND FLAT TOUS STEET STE 260  ARMOR SYSTEMS CORP * MODES MILLAND FLAT TOUS STEET STE 260  ARMOR SYSTEMS CORP * MODES MILLAND FLAT TOUS STEET STE 260  ARMOR SYSTEMS CORP * MODES MILLAND FLAT TOUS STEET STEED TOUS STE		
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Comeast Care Co.)  (Village of Olympia fields)  PEOPLES Energy#50002552  200 E. RANdOLF CHACAGO IL 60601	Ph. 800-444 - 8485	3348 Kidge Rd LAnsing IL LOUISE
PEOPLES ENERGY#50002552 PEOPLES ENERGY#50002552 200 E. RANDOH CHACAGO 16-60601	(COMCAST CADE CO.)	Ph. 708-895-8522
PEOPLES Energy#50002552 PEOPLES Energy#50002552 200 E. RANDOH CHACAGO 11-60601		(VILLAGE of Olympia field)
2298 981008 Boston MA. 200 E. RANDOH Chacago 14.60601	EOS CAA # 1,1744	Denales Engant 1/2 post
2248 26. 855-711-5165 Ph. 866-556-6001	P.O. BOX 981008 Roston MA.	1720ple 2 211194#50002552
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